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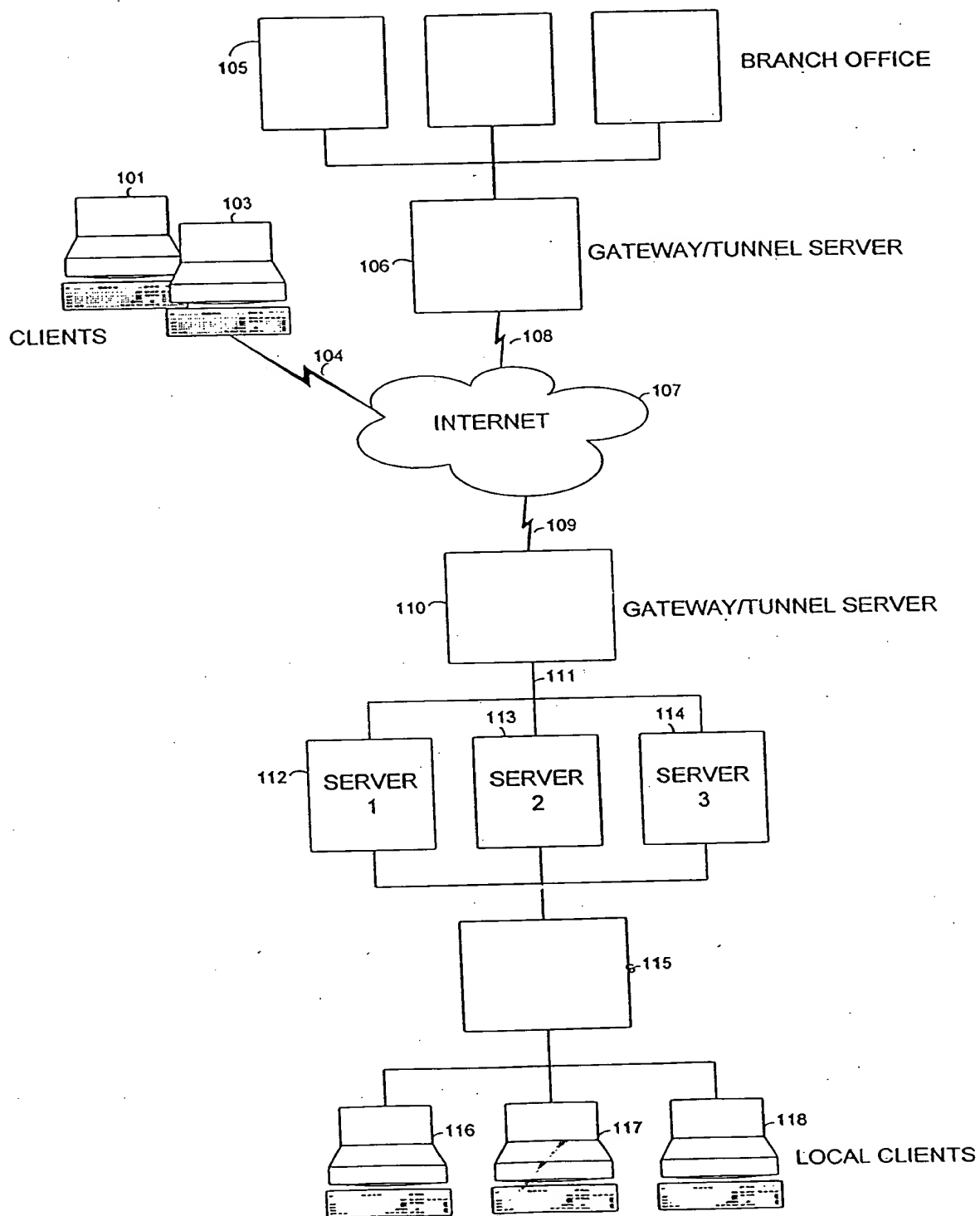
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Figure 1  
100 ⇒ Typical Internet Network Configuration



09645217.002400

004230 21254960

Figure 2

200 Typical General Purpose Computer/

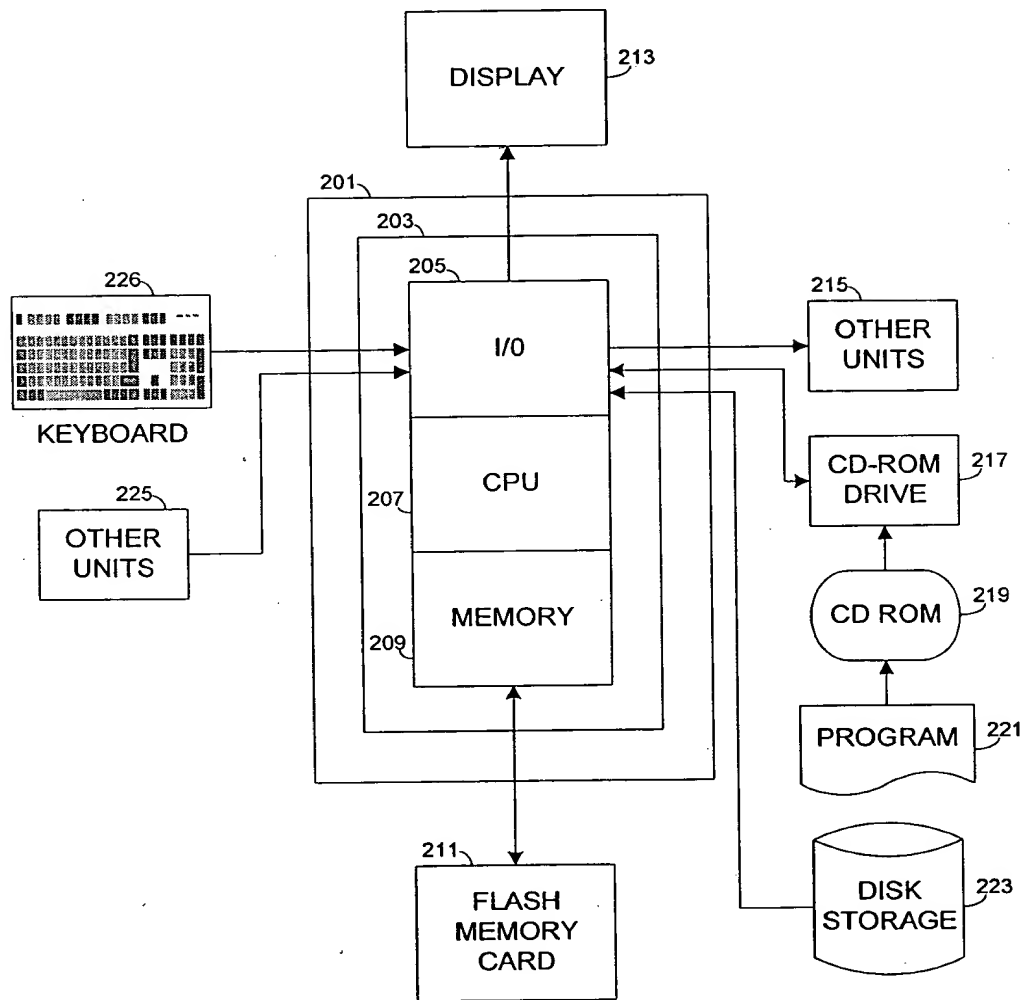


Figure 3

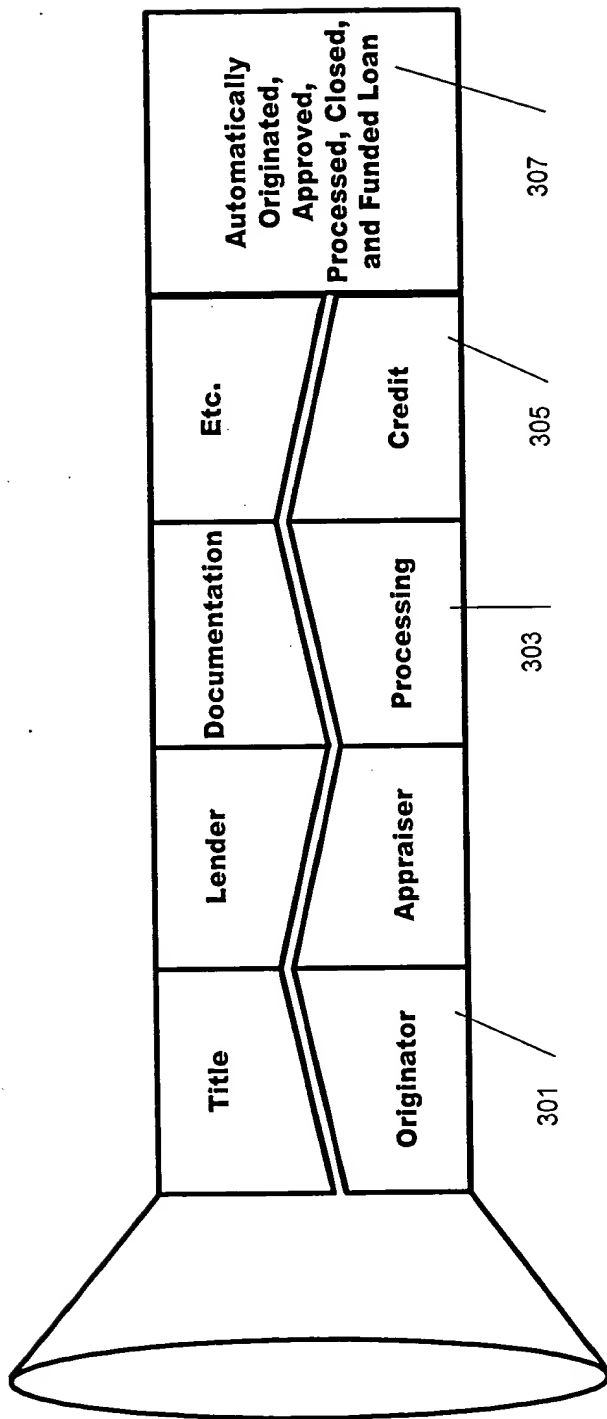


Figure 4A

400

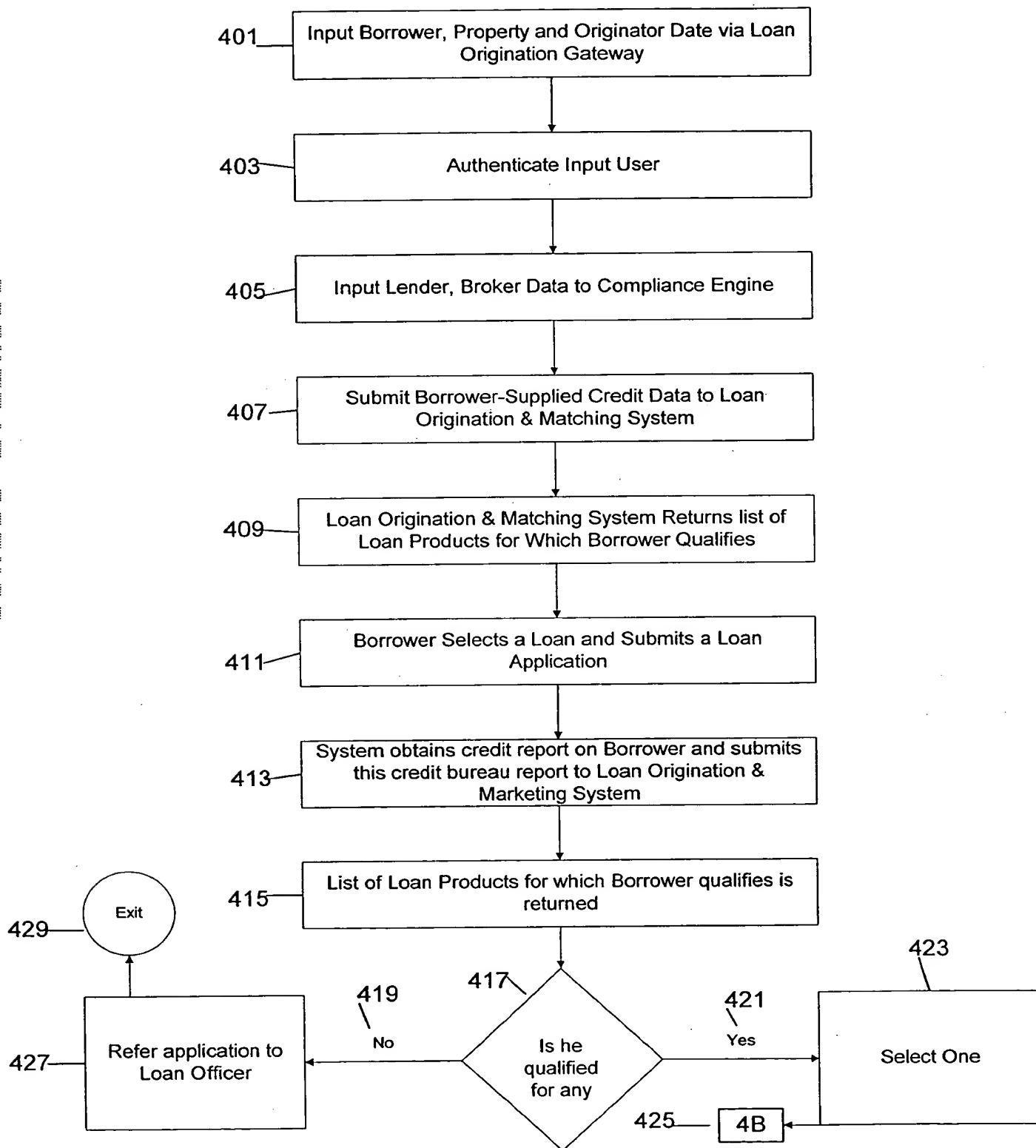
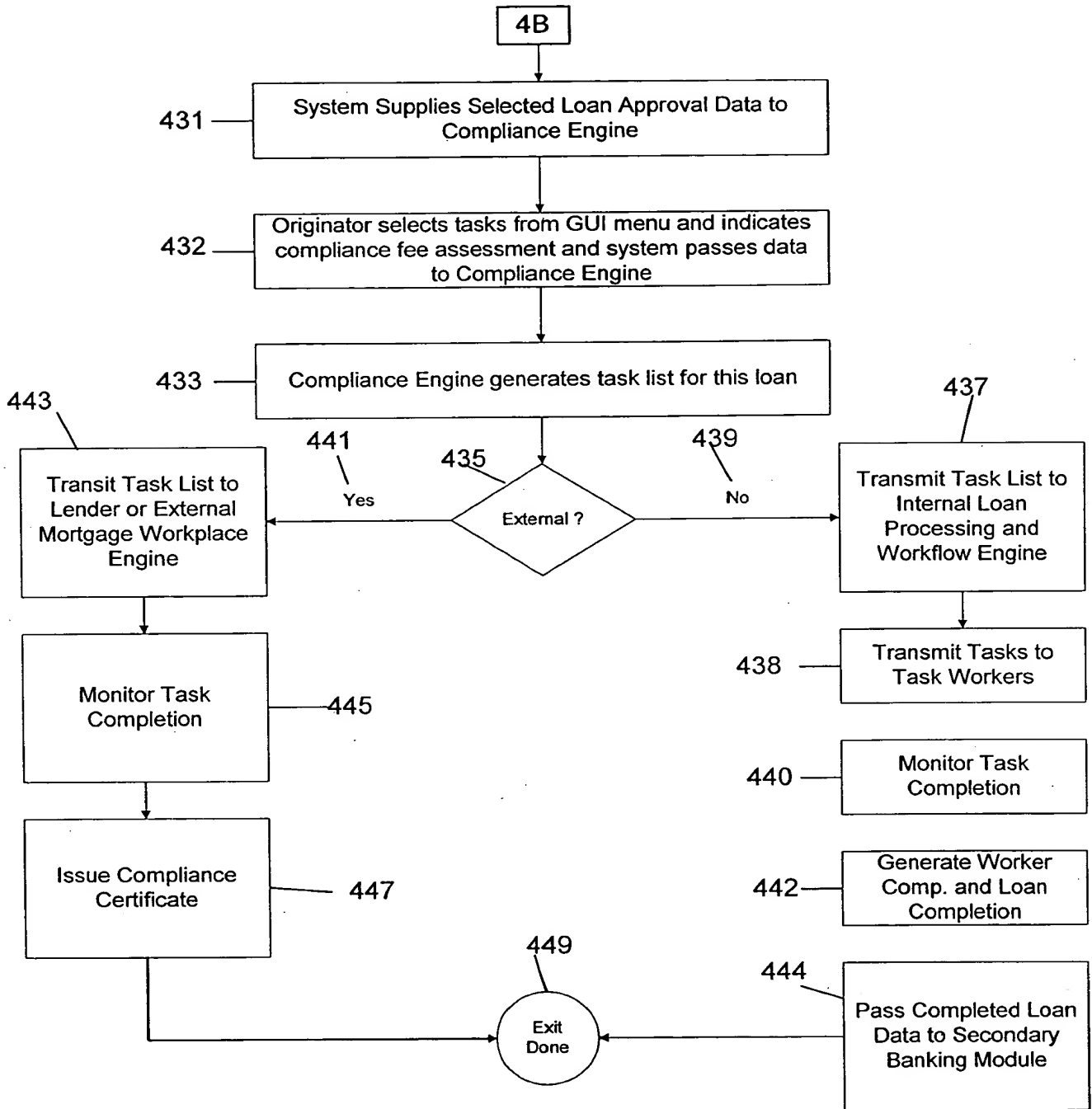


Figure 4B



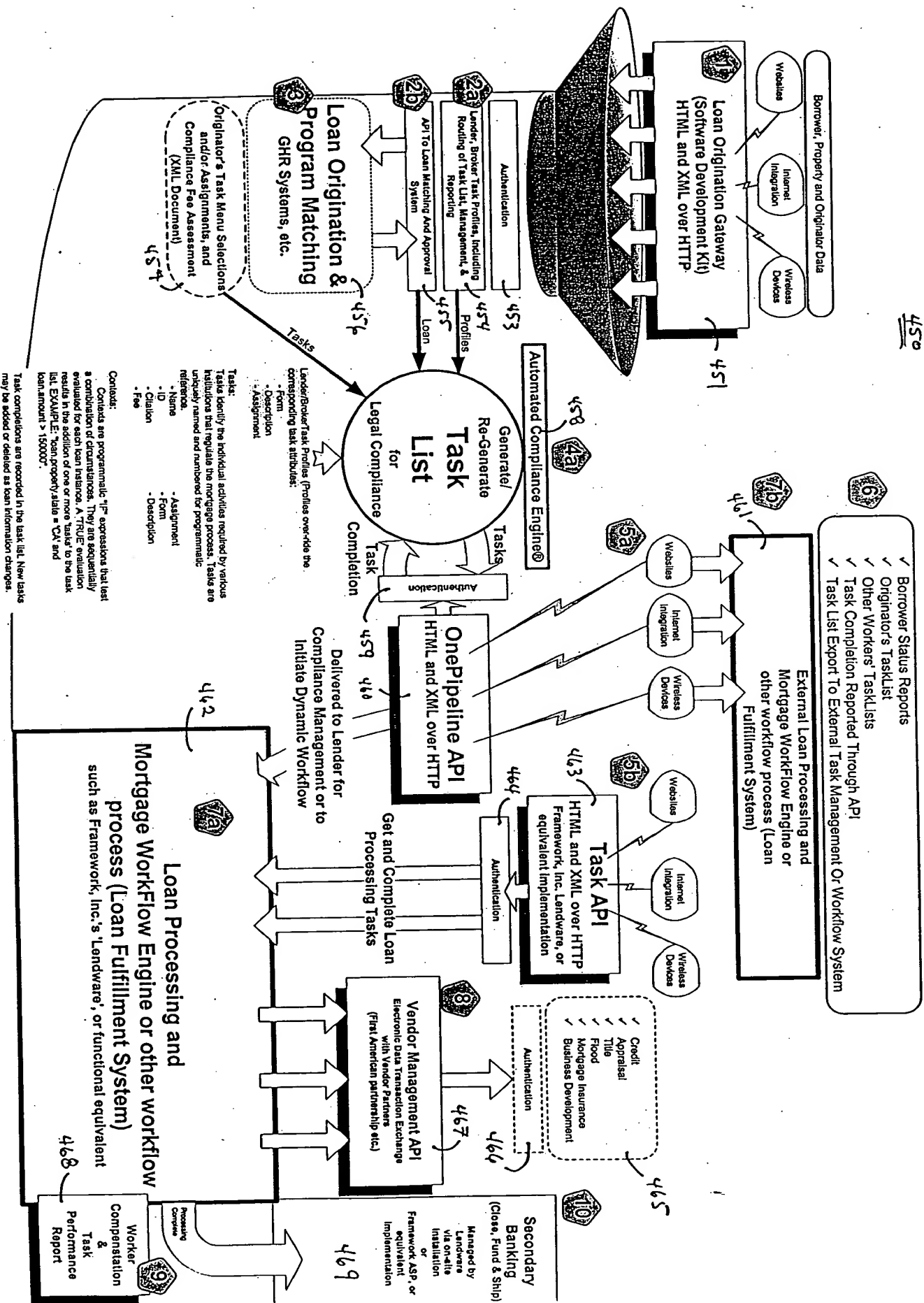


Figure 4C

09645317 082400

475

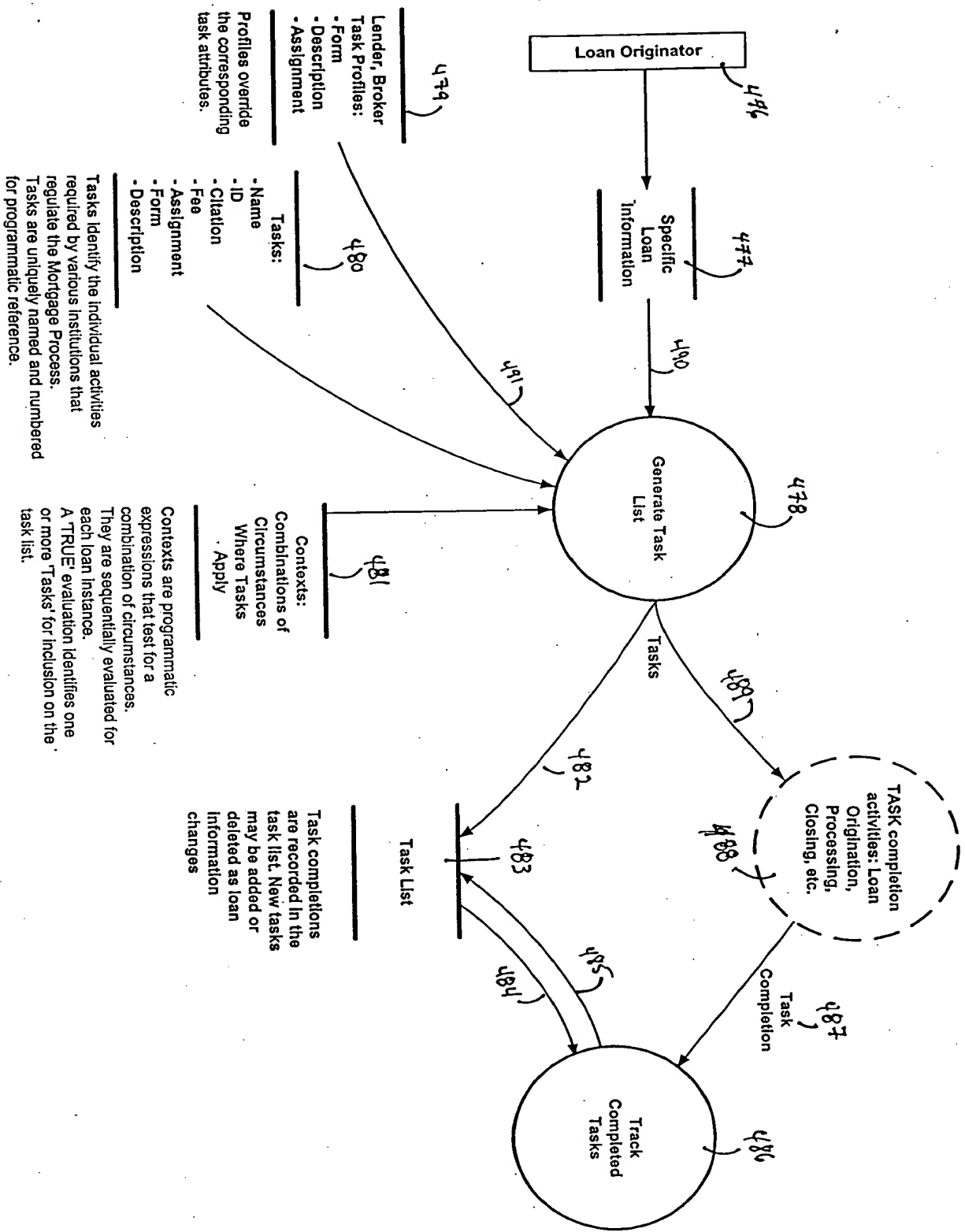


Figure 4D

096443217 0032400

Figure 5

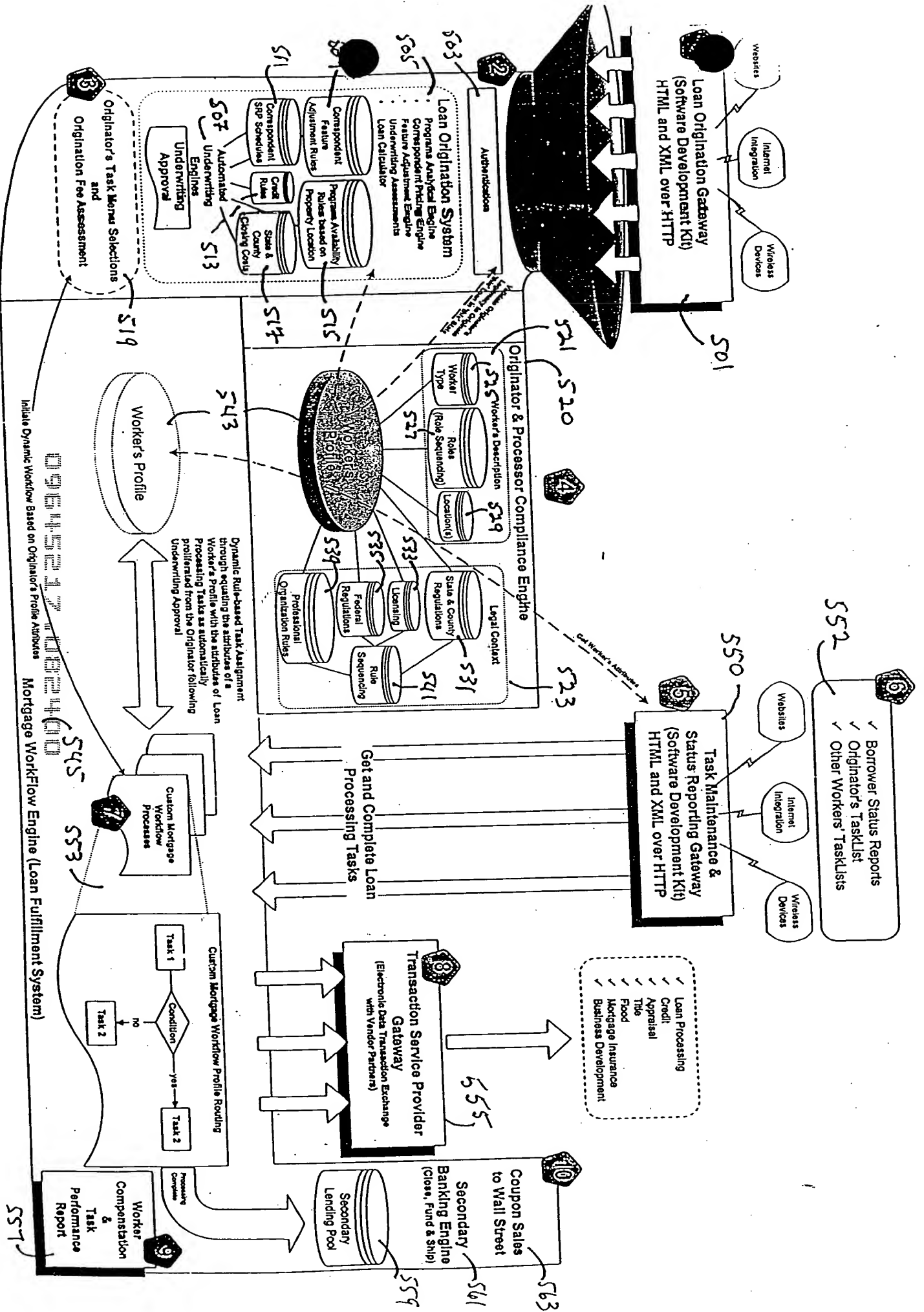
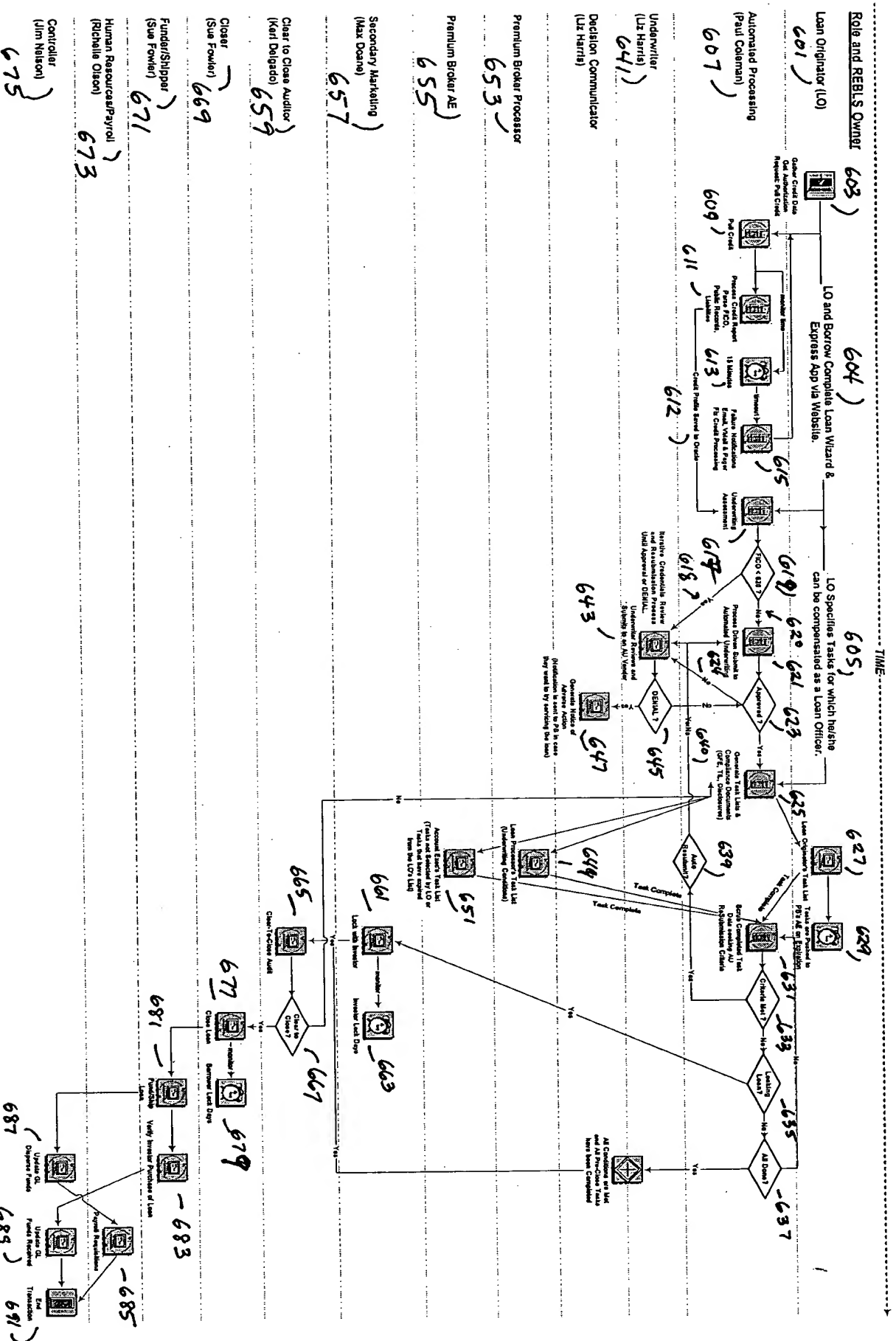


Figure 6

onepipeline.com Process Map & Workflow Definition: New Loan 600




09645317 082400

Figure 7

<a href="#">Need to ask a question?</a>	<a href="#">Click here for help.</a>	<b>Member Login</b>
---	--------------------------------------	---------------------

"The OnePipeline.com system is simple, fast and profitable."



**Instructions:** Welcome to the OnePipeline Loan Origination System. Please sign in.


**New Users**

☐ [Sign Up Now](#)

**Members**

User Name

Password

☐ 

☐ [I Forgot My Password.](#)


[Return to HomePage](#)

Figure 8

Need to ask a question?	Click here for help.	<b>Main Menu</b>
-------------------------	----------------------	------------------

"We created a better way to originate a loan."



Welcome Joe Realtor

**Enter the Loan Origination System**

[Start a Loan](#)  
[Task List](#)  
[Check Loan Status](#)

**Get More Info**

[Tools and Resources](#)  
[OnePipeline University](#)  
[Benefits](#)  
[Marketing Support Tools](#)

**Modify My Account**

[Log Out](#)

◀ [Return to HomePage](#)

Figure 9

Loan Product Shopper - Netscape

### Loan Product Finder

I am interested in:

How will the property be used?

What is the property type?

How long do you plan to keep this property?

Property State:

Estimated Property Value:

If Purchase or Cash out, what percentage of the home value do you wish to borrow? (e.g. 80, 95, etc)

If Refinance, balance owed on mortgage(s):

Would you prefer Current Market Rate (7.875%) or would you prefer to buy down the rate with discount points?

What is your estimated combined monthly income?

What are your estimated combined monthly debts?

Purchasing a Property ☐

Primary Residence ☐

Single Family ☐

1 - 5 years ☐

AL ☐

100000

80  %

80000

☒ current market rate

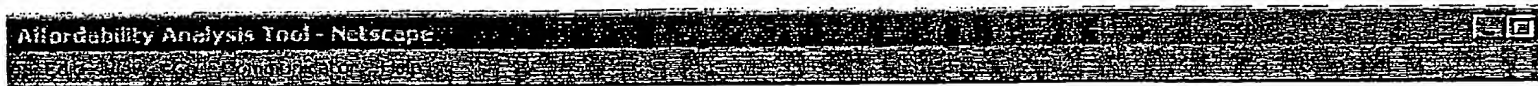
☐ buy down with points

3000

250

[Calculate](#) [Close Window](#)

Figure 10



### Affordability Calculator

#### Affordability Information

Debt/Income Ratio to use.  %  
Today's Interest Rate  %  
Cash Available for Down Payment   
Borrower Gross Income   
Co-Borrower Gross Income   
Other Income   
Total Automobile Payments   
Total Revolving Accounts Payments   
Other Monthly Payments   
Property Taxes (/Yr)   
Homeowner's Insurance (/Yr)

#### Instructions

Complete the information below to find out how much home can be afforded. No comma please.

[Calculate](#) [Close Window](#)

Figure 11

OnePipeline.com 5 Step Rapid Response System - Netscape			
Need to ask a question?	Click here for help.	<b>Loan Origination Process Overview</b>	

**Instructions:** As a part of compliance, the loan originator is required to review and discuss the entire loan origination process with the borrower. To do so, simply click through the five-steps below. You will be asked to confirm that you have reviewed the process with your borrower.

<b>1</b> <b>Loan Shopper</b> <i>Getting started</i>	<b>Step 1: Loan Shopper</b> <i>Getting PreQualified</i> <ul style="list-style-type: none"><li>• Complete the Loan Shopper with your borrower. Providing this information will determine the:<ul style="list-style-type: none"><li>• Best loan program for your borrower</li><li>• Lender that has the right loan program and the best rate</li><li>• Loan amount your borrower will qualify for</li></ul></li><li>• Select your preferred lender or the best rate of the day.</li></ul>
<b>2</b> <b>Express Application</b> <i>Apply for your loan</i>	
<b>3</b> <b>Auto Underwriting</b> <i>Loan Decision</i>	
<b>4</b> <b>FastTrak Processing</b> <i>Loan Approved</i>	
<b>5</b> <b>Final Approval</b> <i>Time to close your loan</i>	



Figure 12

## Loan Shoppe

Step 1 - Loan Shopper | Step 2 - eXpress App | Step 3 - Auto Underwriting | Step 4 - FastTrak Processing | Step 5 - Final Approval

Personalized Loans | Property Information | Self-Assessment | Financial Info | Loan Preference | Loan Credit

Loan Number: 937266

Loan Originator: Joe Realtor

Instructions: Choosing a lender is a very important part of the OnePipeline.com loan origination process. Carefully review the lenders and rates listed below. You can choose between the Best Rate of the Day or choose a Lender from the Preferred Lender List. Today's 30-year fixed rates are shown below for comparison purposes.

Before clicking the 'next' button, please print out this page and have your borrower sign the page indicating which lender they wish to use.

### ☒ Best Rate ☐ Select Lender

Today's 30-year Fixed Rates:

last updated at: 02/07/2000 10:06:58 AM

OnePipeline.com	8.250%	.000	8.389%	Chase	8.250%	.250	8.422%
Citicorp	8.250%	.125	8.402%	Colonial	8.250%	.125	8.402%
Countrywide	8.250%	.500	8.442%	First Union	8.250%	.625	8.455%
Flagstar	8.250%	.500	8.442%	Fleet	8.250%	.375	8.429%
GE	8.250%	.125	8.402%	HSBC	8.250%	.875	8.482%
National City	8.250%	.250	8.415%	Norwest	8.250%	.125	8.402%
PNC	8.250%	.375	8.429%	Provident	8.250%	.250	8.415%
RBMG	8.250%	.375	8.429%				

Choose a lender

Cancel

Next

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004280 27254950

Figure 13

OnePipeline.com - Loan Shopper - Netscape

Need to ask a question? [Click here for help.](#) **Personalize My Loan**

**\*Shopping for a mortgage has never been so convenient.\***

**Instructions:** Please answer a few questions on the following pages and we will find a loan that best fits your requirements and situation. The highlighted fields (\*\*) are required.

Please enter the primary borrower's name

First Name:  Last Name:

\*\*

How many borrowers will be part of this loan?  -  \*\*

What is the purpose of this loan?

Purchase  \*\*

Figure 14

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.

Need to ask a question? Click here for help.

**Property Information** Loan Shopper

Property Information Lender Consultation Self-Assessment Financial Information Loan Prefs Results

"Relax. Once you've found the home, the hard part is over."

**Instructions:** Complete the following information about the property you intend to buy. The highlighted fields (\*\*) are required. Enter numbers without commas. (100000 not 100,000).

Page 1 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmutz  
Total Borrowers: 1 Loan Purpose: Purchase

Approximate price of home (if refinance, enter market value of home)  
\$ 15000 \*\*

Subject property address (leave blank if not known)  
1234 Any Street

Subject property city  
Any Towne

Subject property State and Zip  
AK

Number of units  
1

Occupancy Type  
Owner Occupied \*\*

Property Type  
Single Family Detached \*\*

Building Status  
Existing

If a condo or PUD - what are estimated HOA fees/month?  
\$ 0 \*\*

Cancel

Go Forward

Figure 15.

OnePipeline.com Loan Shopper Microsoft Internet Explorer provided by Millennium Star Network, Inc.

Need to ask a question? Click here for help.

**Self-Assessment** **Loan Shopper**

Property Information Lender Consultation **Self-Assessment** Financial Information Loan Profile Results

**Instructions:** You are required to answer all questions on this page to assess your credit situation. If any of the questions are answered 'yes' you may want to go to the [Credit Repair Kit](#).

Page 3 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk  
Total Borrowers: 1 Loan Purpose: Purchase

Have you declared bankruptcy in the last 7 years?  
☐ yes ☐ no  
if so what kind of bankruptcy was filed?  
[?] [v]  
if yes, what year and month was the bankruptcy filed?  
Year: [ ] Month: [Jan] [v]  
was bankruptcy due to financial mismanagement?  
☐ yes ☐ no  
Have you had a home foreclosed or given a deed in lieu in the last 7 years?  
☐ yes ☐ no  
if yes, what year?  
Year: [ ] Month: [Jan] [v]  
Do you have any outstanding liens or judgements?  
☐ yes ☐ no  
How many times have you been past due on any mortgage in the last 24 months?  
[0] [v]  
How many times have you been past due on any other debt in the last 24 months?  
[0] [v]  
How many times have you been past due on any mortgage in the last 12 months?  
[0] [v]  
How many times have you been past due on any other debt in the last 12 months?  
[0] [v]  
How long do you expect to be in the home?  
[ ] [v]  
Citizenship Status  
[ ] [v]

Go Back Go Forward

Figure 16

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.

Need to ask a question? Click here for help.

**Financial Information**

Property Information Lender Consultation Self-Assessment **Financial Information** Loan Profile Results

**Loan Shopper**

Page 4 of 5

**Instructions:** Getting accurate information regarding your financial situation is very important. The calculators below are to insure that all the correct data is considered. **Using the calculators is required. You will not be able to insert information directly into the blank below.**

Loan number: 120776 Loan Originator: Joe Realtor Borrower: Frank Schmuk  
Total Borrowers: 1 Loan Purpose: Purchase

**Current Housing Expenses & Real Estate Owned**  
\$ 0 \*\*

**Income - Combined Total** **Income type**  
\$ 0 \*\* Standard \*\*

**Debt - Combined Total**  
\$ 0 \*\*

**Asset - Combined Total** **Asset type**  
\$ 0 \*\* Standard \*\*

**Go Back** **Go Forward**

004230-27254960

"First, let's run through the numbers."

Cancel

Figure 17

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.

Need to ask a question? Click here for help.

**Loan Preferences** **Loan Shopper**

Property Information Lender Consultation Self-Assessment Financial Information **Loan Preferences** Results

The OnePipeline.com system is about having a choice.

**Instructions:** The amortization selected determines the monthly payment (whether it will be the same from month to month, or change periodically). It will also determine the interest rates available. You may return to this page and select other options to compare loan results.

Page 5 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmutz  
Total Borrowers: 1 Loan Purpose: Purchase

**Amortization** (choose all that apply) \*\*  
We recommend you start with Fixed Products if you expect to live in your home for more than five years

☒ Fixed ☐ ARM ☐ Balloon ☐ All

**Rate vs. Points** \*\*  
Points (also called discount points) are fees (1% of the loan amount) paid up-front to the lender to lower the interest rate (e.g. two points on a \$100,000 loan would cost \$2,000). A rule of thumb is one point will decrease the interest rate by .25%

☒ Prefer lowest available interest rate without paying points  
☐ Prefer to lower the rate by paying points

Points you are willing to pay.

What Percentage of the home value do you wish to borrow?

% \*\* (This value is calculated based on your total assets and the purchase price of the home)

What's the estimated close date for this loan?

\*\*

Figure 18

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.

Need to ask question? [Click here for help.](#)

**Loan Products** **Loan Shopper**

Property Information Lender Consultation Self-Assessment Financial Information Loan Prefs Results

**Instructions:** The following are the loan programs that fit the criteria you entered on the previous pages. Please click on the loan program title that best meets your needs.

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk  
Total Borrowers: 1 Loan Purpose: Purchase

Loan Product	Rate	Points	APR	Monthly Payment	Down Payment	Loan Amount
<u>15 Year Fixed Rate, Expanded Credit, Full Documentation</u>						
	8.625%	-0.750	10.137%	\$137.00	\$1,500.00	\$13,500.00
<u>Sub-Prime, 15 Year Fixed Rate, Full Documentation</u>						
	11.300%	0.000	12.721%	\$156.00	\$1,500.00	\$13,500.00
<u>15 Year Fixed Rate, 103% LTV</u>						
	14.000%	0.000	15.218%	\$190.00	\$1,500.00	\$13,500.00
<u>3% Down, 30 Year Fixed Rate</u>						
	8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00
<u>3% Down, 30 Year Fixed Rate</u>						
	8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00
<u>30 Year Fixed Rate, Expanded Credit, Full Documentation</u>						
	8.625%	-0.750	9.902%	\$111.00	\$1,500.00	\$13,500.00
<u>30 Year Fixed Rate, Expanded Credit, Full Documentation - Jumbo</u>						
	8.750%	-0.125	10.113%	\$112.00	\$1,500.00	\$13,500.00
<u>30 Year Fixed Rate, 103% LTV</u>						
	9.000%	-0.500	9.627%	\$120.00	\$1,500.00	\$13,500.00

[Go Back](#)



Figure 19

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennium Star Network, Inc.

Need to ask a question? [Click here for help.](#)

**Estimated Costs** **Loan Shopper**

Property Information Lender Consultation Self-Assessment Financial Information Loan Profile Results

**Instructions:** Here is an overview of the loan product and an estimate of costs. Click the 'apply' button to apply for this loan.

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmutz  
Total Borrowers: 1 Loan Purpose: Purchase

**Loan Program Selected:**  
**15 Year Fixed Rate, Expanded Credit, Full Documentation**

TERMS	PAYMENT
Loan Amount: \$13,500.00	Principal & Interest: \$134.00
Down Payment: \$1,500.00	Taxes & Insurance: \$17.00
Rate: 8.625%	Mortgage Ins: \$3.00
Points: -0.750	Total Monthly Payment: \$154.25

[Cancel](#)

**TOTAL ESTIMATED CLOSING COSTS**

Origination Fee (HUD #801)	\$135.00
Points Paid/Discount	(\$101.25)
Appraisal Fee (HUD #803)	\$350.00
Underwriting Fee (HUD #812)	\$395.00
Administration Fee (HUD #815)	\$595.00
Settlement or Closing Fee (HUD #1101)	\$200.00
Title Insurance (HUD #1108)	\$250.00
Recording/Filing Fees (HUD #1201)	\$36.00
Survey (HUD #1301)	\$250.00
Per diem interest (HUD #901) 15 days @ \$3.19	\$47.85
<b>Total:</b>	<b>\$2,157.60</b>

[Go Back](#) [Apply](#)

Figure 20

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.

Need to ask a question?	Click here for help.	<b>Step 1 Completion</b>					<b>Loan Shopper</b>
		Property Information	Lender Consultation	Self-Assessment	Financial Information	Loan Preqs	Results

"Doesn't it feel good to have more control of the loan process?"

Loan number: 129775      Loan Originator: Joe Realtor      Borrower: Frank Schmuk  
 Total Borrowers: 1      Loan Purpose: Purchase

---

**You've completed Step 1 of our 5 step process.**

As part of the program requirements, you have:



- explained the loan process,
- reviewed lenders,
- helped your borrowers make a decision,
- consulted on income and debt information,
- completed the prequalification process.

Based on the information and preferences you have selected a loan that best meets your borrowers criteria. Go on to Step 2, complete the eXpress Application and submit the loan for underwriting. Step 2 - eXpress Application gives you a pre-approval that will be reviewed by underwriting.

**Selected loan product from Step 1 - Loan Shopper:**

**15 Year Fixed Rate, Expanded Credit, Full Documentation**

---

 [Go Back](#)      [Go Forward](#) 

004230/032400



 [Cancel](#)

Figure 21

https://onesystem.onepipeline.com/LGS.nsf/cell/244F7A4D66A085A8725693E0062FFD?EditDocument - Microsoft Internet Explorer

Need to ask a question? Click here for help.

**Disclosures** **eXpress Application**

Disclosures: Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results


Remember, you can always click the links above for help.

**Instructions:** You are required to have the 'Authorization to Verify Information' and 'Business Disclosure Statement' forms signed in order to proceed. Original or facsimile of these forms must be received by OnePipeline.com before underwriting can be done. Please acknowledge you have completed this task by pressing the "GO FORWARD" button at the bottom of the page.

**Page 1 of 9**


Loan number: 129776	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

If you don't have hardcopy versions of these forms available, please download this one file to your computer and print them using Adobe Acrobat Reader. [Click here for your free copy of Adobe Acrobat Reader](#)

 Disclosures.pdf

**Has your borrower signed the Authorization and Disclosure forms?**

By clicking "Go Forward" you acknowledge you have completed this important program requirement and are ready to complete the eXpress Application. After you submit the loan, please fax these forms to OnePipeline.com toll-free 1-877-695-6900.

**Go Forward** 

Save Delete

Figure 22

https://onesystem.onepipeline.com/LUS.rst/0/244fe7a4d5ba0b5a072e693e0062ff07EditDocument&Seq=1- Microsoft Internet Explorer

Need to ask a question? Click here for help.

**Getting Started** **eXpress Application**

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Okay. Let's get going and apply for the loan."

**Instructions:** Please enter or confirm the following information for the Primary Borrower. The information that you provide on the following few pages will be used to pull your credit report. All fields on all pages are required.

Page **2 of 9**

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk  
Total Borrowers: 1 Loan Purpose: Purchase

**Primary Borrower**

First Name  \*\*

Last Name  \*\*

Middle Initial

Age  \*\*

Social Security  \*\*

Marital Status ☐ Married ☒ Single \*\*

Married to (which co-borrower)  \*\*

Number of Dependents  \*\*

Ages of Dependents (separate with commas)  \*\*

[Go Back](#)

[Go Forward](#)



[Save](#)

[Delete](#)

Figure 23

https://onesystem.onepipeline.com/LPS.nsf/0/4b9ab64e8a67abdb8725b93e00036714?EditDocument&Seq=2 Microsoft Internet Exp

Need to ask a question? Click here for help.

Getting Started eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Okay. Let's get going and apply for the loan."



**Instructions:** Please enter or confirm the following information concerning the Primary Borrower's current residence.

Page 3 of 9

Loan number: 120775 Loan Originator: Joe Realtor Borrower: Frank Schmuk  
Total Borrowers: 1 Loan Purpose: Purchase

Frank Schmuk

Current Street Address 1234 Any Street \*\*

Current City Any Towne \*\*

Current State, Zip AK 12345 \*\*

Own/Rent ☒ Own ☐ Rent\*\*

Length of time at this address Years 10 \*\* Months 0 \*\*

If less than 2 years complete the following information

Previous address 1 (include city, state, zip) \_\_\_\_\_

Own/Rent ☒ Own ☐ Rent

Length of time at this address Years \_\_\_\_\_ Months \_\_\_\_\_

Previous address 2 (include city, state, zip) \_\_\_\_\_

Own/Rent ☒ Own ☐ Rent

Length of time at this address Years \_\_\_\_\_ Months \_\_\_\_\_

☒ Go Back

Go Forward ☒

Save  
Delete

Figure 24

https://onesystem.onepipeline.com/LO5.nsf/all/4B9A064F0AA7AB068725693E0C5357F4?EditDocument - Microsoft Internet Explorer

Need to ask a question? Click here for help.

**Loan Information** **eXpress Application**

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"By making the process simple, we made it easy."



Page 4 of 9

**Instructions:** Please complete the following information concerning the specifics of the loan. You must enter a down payment amount or the percentage of the property price available for down payment.

Loan number: 120775    Loan Originator: Joe Realtor    Borrower: Frank Schmutz  
Total Borrowers: 1    Loan Purpose: Purchase

Estimated Property Value    \$ 15000 \*\*

Purchase Price of Property    \$ 15000 \*\*

My down payment will be    \$ 1500 \*\*

or this percentage of the property price    10 % \*\*

Loan Amount Requested    \$ 13500 \*\*

Has a purchase agreement been accepted?    ☒ Yes ☐ No

if yes when does it expire?   

**Go Back**

**Go Forward**

05647702400  
Save  
let

Figure 25

https://onesystem.onepipeline.com/105.nsf/0/4b9a054e8aa7e5db8725b93e00535714?EditDocument&Seq=1 Microsoft Internet Explorer

Need to ask question?	Click here for help.	<b>Property Information</b>	<b>eXpress Application</b>
		Disclosures Get Started Loan <b>Property</b> Borrower Financial Declarations Approved Products Origination Request Results	

"In just a minute we'll be ready to submit the application."



**Instructions:** Please enter or confirm the information regarding the subject property. Change or complete as required.

Page **5 of 9**

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

What state are you buying the property in?

\*\*

Subject property address (leave blank if not known)

Subject property city

Subject property zip

Number of units

\*\*

Occupancy Type

\*\*

How long do you expect to be in the home?

Property Type

\*\*

Building Status

If a condo or PUD - what are estimated HOA fees/month?

\$

Save

Delete

Need to ask  
a question?

Click here  
for help.

## Borrower Information

## eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Now real estate  
agents can do  
more for their  
clients."



**Instructions:** Please complete the following information concerning the Primary Borrower's employment history. Previous employment is required if current employment is less than two years. All fields are required.

Page  
**6 of 9**

Loan number: 120775    Loan Originator: Joe Realtor    Borrower: Frank Schmuk  
Total Borrowers: 1    Loan Purpose: Purchase

Standard Employee ☒

If self-employed, what % of business do you own?

Home Phone

Work Phone

Email Address

Yrs School

Employer

Employer Phone Number

Employer Address, City, State, Zip

Position

Type of Work

How Long?

Yrs.  Mos.

Years in Profession

Yrs.  Mos.

Previous Employer including Address, City, etc (if less than 2 years)

Figure 26

*Figure 27*

<a href="https://onesystem.onepipeline.com/LQS.nsf/0/1b9a064e8aa7abd58725693e00636714?EditDocument&amp;Seq=1">https://onesystem.onepipeline.com/LQS.nsf/0/1b9a064e8aa7abd58725693e00636714?EditDocument&amp;Seq=1</a> - Microsoft Internet Exp			
<a href="#">Need to ask a question?</a>	<a href="#">Click here for help.</a>	<b>Financial Information</b>	<b>eXpress Application</b>
		<a href="#">Disclosures</a>	<a href="#">Get Started</a>
		<a href="#">Loan</a>	<a href="#">Property</a>
		<a href="#">Borrower</a>	<a href="#">Financial</a>
		<a href="#">Declarations</a>	<a href="#">Approved Products</a>
		<a href="#">Origination Request</a>	<a href="#">Results</a>

**"Need to make a change? Just click the calculator."**

**Instructions:** Please review and complete/confirm the following information concerning all of the borrowers' financial data. If you need to change the information, click on the calculator buttons for the worksheets.

**Page**  
**7 of 9**

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

### Current Housing Expenses & Real Estate Owned

\$ 600 \*\*

Income - Combined Total

\$ 100000 \*\*

**Income type**

Standard  \*\*

**Debt - Combined Total**

\$ 0 \*\*

**Asset - Combined Total**

\$ 100000 \*\*

**Asset type**

Standard  

 **Go Back**

**Go Forward**



**SECRET**

**Save**

Delete

"Now a few simple questions to finalize the application."

**Instructions:** Please answer ALL of these questions. If you answer 'yes' to any questions "a" through "i", please explain in the field below.

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schuk
Total Borrowers: 1	Loan Purpose: Purchase	



**Save**

**Delete**

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- |   | <u>Borrower</u>   |
|---|---|
| a. Are there any outstanding judgements against you?  | <input type="radio"/> yes <input checked="" type="radio"/> no |
| b. Have you been declared bankrupt within the past 7 years?   | <input type="radio"/> yes <input checked="" type="radio"/> no |
| c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?  | <input type="radio"/> yes <input checked="" type="radio"/> no |
| d. Are you a party to a lawsuit?  | <input type="radio"/> yes <input checked="" type="radio"/> no |
| e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgement? | <input type="radio"/> yes <input checked="" type="radio"/> no |
| f. Are you presently delinquent or in default on any Federal debt or other loan, mortgage, financial obligation, bond or loan guarantee?            | <input type="radio"/> yes <input checked="" type="radio"/> no |
| g. Are you obligated to pay alimony, child support, or separate maintenance?  | <input type="radio"/> yes <input checked="" type="radio"/> no |
| h. Is any part of the down payment borrowed?  | <input type="radio"/> yes <input checked="" type="radio"/> no |
| i. Are you a co-maker or endorser on a note?  | <input type="radio"/> yes <input checked="" type="radio"/> no |

Please explain any "yes" answers in questions "a" through "i":

- |   |   |
|---|---|
| j. Are you a US citizen?  | <input type="radio"/> yes <input checked="" type="radio"/> no |
| k. If not, are you a permanent resident alien?  | <input type="radio"/> yes <input checked="" type="radio"/> no |
| l. Do you intend to occupy the property as your primary residence? (if "yes", complete "m" below) | <input type="radio"/> yes <input checked="" type="radio"/> no |
| m. Have you had ownership interest in property in the last three years?                           | <input type="radio"/> yes <input checked="" type="radio"/> no |

(1) What type of property did you own?

Property 1

Property 2

Property 3

(2) How do you hold title to the home?

Property 1

Figure 28

*Figure 29*

<a href="https://oncsystem.onepipeline.com/LDS.nsf/all/4B9A964E6AA7A9D88725693E006957F4?EditDocument">https://oncsystem.onepipeline.com/LDS.nsf/all/4B9A964E6AA7A9D88725693E006957F4?EditDocument</a> - Microsoft Internet Explorer			
Need to ask a question?	Click here for help.	<b>Approved Loan Products</b>	<b>eXpress Application</b>
		<a href="#">Disclosures</a> <a href="#">Get Started</a> <a href="#">Loan Property</a> <a href="#">Borrower</a> <a href="#">Financial</a> <a href="#">Declarations</a>	<a href="#">Approved Products</a> <a href="#">Origination Request</a> <a href="#">Results</a>

**"See what we mean by fast? You're well on your way..."**


**Instructions:** A preliminary loan decision is listed below.

**Page**  
**9 of 9**

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

We have not yet received your Credit Report electronically.  
Click [here](#) to continue and our underwriting staff will begin work on this application.  
You will have an underwriting decision within 24 hours.

**Insert any extra information you may think be useful for the loan application**

 **Go Back**

## Save

**Delete**

Welcome, Joe Realtor

**Task List**

**Main Menu**

**Start A New Loan**

**Check Loan Status**

Here are your tasks.

task description

assigned to

- 892827 - Ben Franklin: Order acceptable commitment for title insurance.
- 892827 - Ben Franklin: Order acceptable hazard insurance coverage with cor
- 892827 - Ben Franklin: Obtain signed 1003 Good Faith Estimate Truth in L
- 892827 - Ben Franklin: Order flood certification with applicable coverage.
- 892827 - Ben Franklin: Obtain signed copy of Credit Authorization and Busi
- 892827 - Ben Franklin: Schedule Closing
- 718330 - Nikki Bennett: Obtain signed copy of Credit Authorization and Bus
- 718330 - Nikki Bennett: Obtain signed 1003 Good Faith Estimate Truth in
- 718330 - Nikki Bennett: Provide regular Borrower updates
- 718330 - Nikki Bennett: Obtain ### months most recent (consecutive) bank s
- 693954 - Tom Thumb: Provide regular Borrower updates
- 693954 - Tom Thumb: Your assigned processing center is:

- Joe Realtor
- Joe Realtor
- Joe Realtor
- Joe Realtor
- Joe Realtor
- Joe Realtor
- Joe Realtor
- Joe Realtor
- Joe Realtor
- Joe Realtor
- Joe Realtor
- Joe Realtor

[privacy policy](#)

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Figure 30

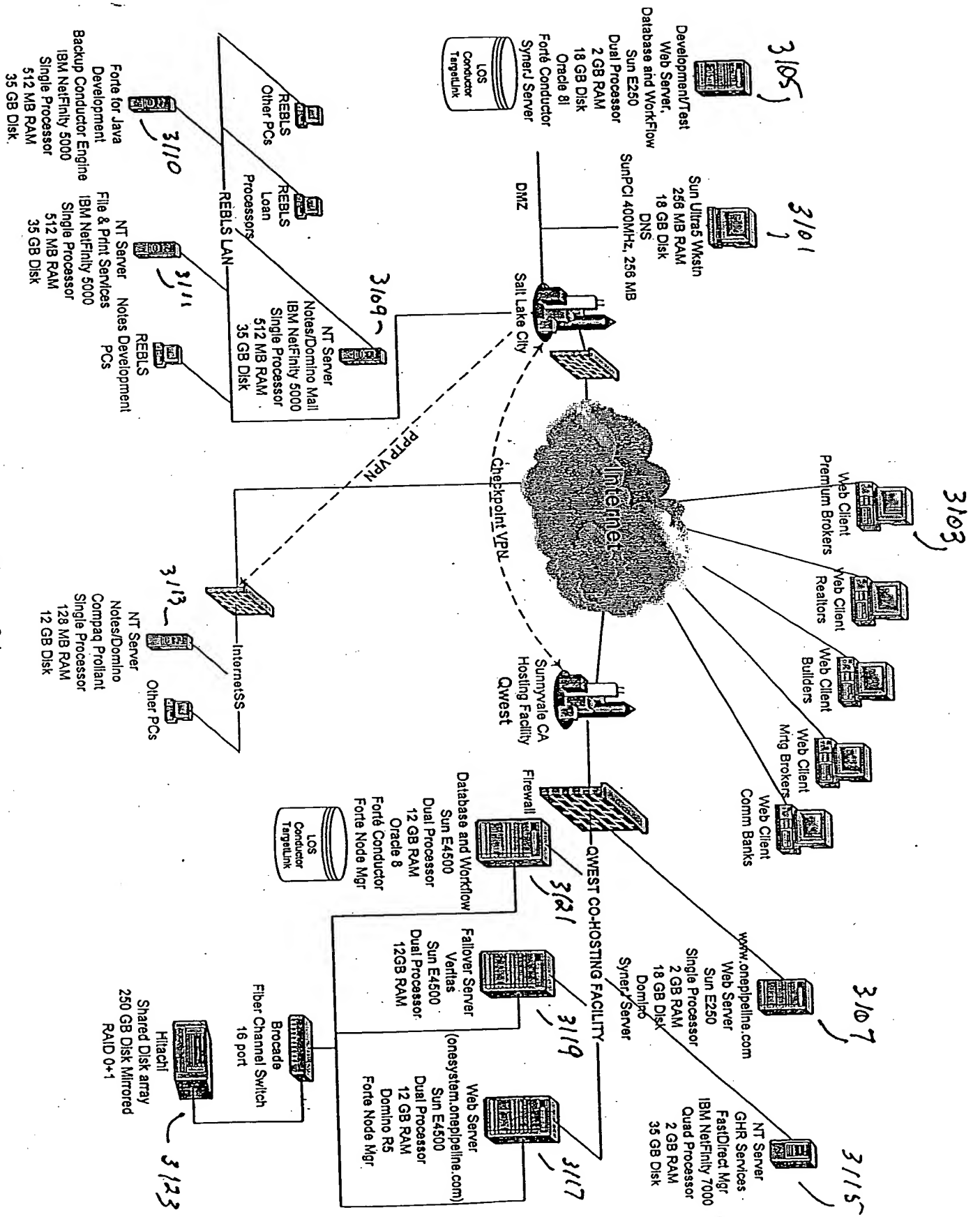
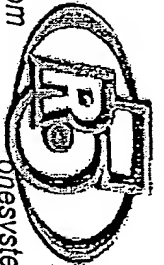
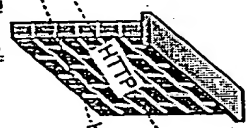


Figure 31

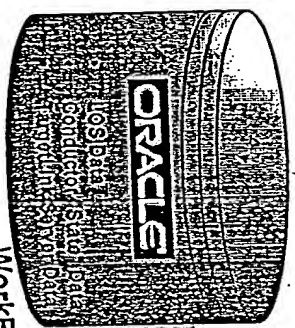
09645217 082400

- Loan Originators
- Real Estate Brokers
- Online Customer Builders
- Community Banks
- Loan Brokers
- Premium Brokers
- Loan Processing
- Account Executives



Lotus Domino
Domino Forms
Java Agents
Client JavaBeans
Forté Node Mgr
Visibroker
OSAgent
Sun Solaris

VERITAS
Millions of Actions
Domino Failover
Oracle Failover
Forté Environment Manager Failover
Backup Visibroker
OSAgent
Sun Solaris



Enterprise JavaBeans
Forté Environment Manager
Sun Solaris

CORBA->COM Bridge
Delphi Automation

CORBA->COM Bridge
Delphi Automation



- PremierWare
- Product & Pricing
- LOS Data Export
- Automated Underwriting

- First American ActiveX
- Flood Certification
- Title Search
- Appraisal
- Credit Profile

oracle.onepipeline.com  
 (snqwbird)  
 Figure 3200

ghnprod.onepipeline.com

www.onepipeline.com

onesystem.onepipeline.com

failover.onepipeline.com

(brighton)

Workflow Compliance Engine  
 (The REELS 5 Step Program)  
 Forté Tool and Forté for Java

3207

3209

3203

3205 VERITAS

3201

3211

# INPUT GATEWAY

3400

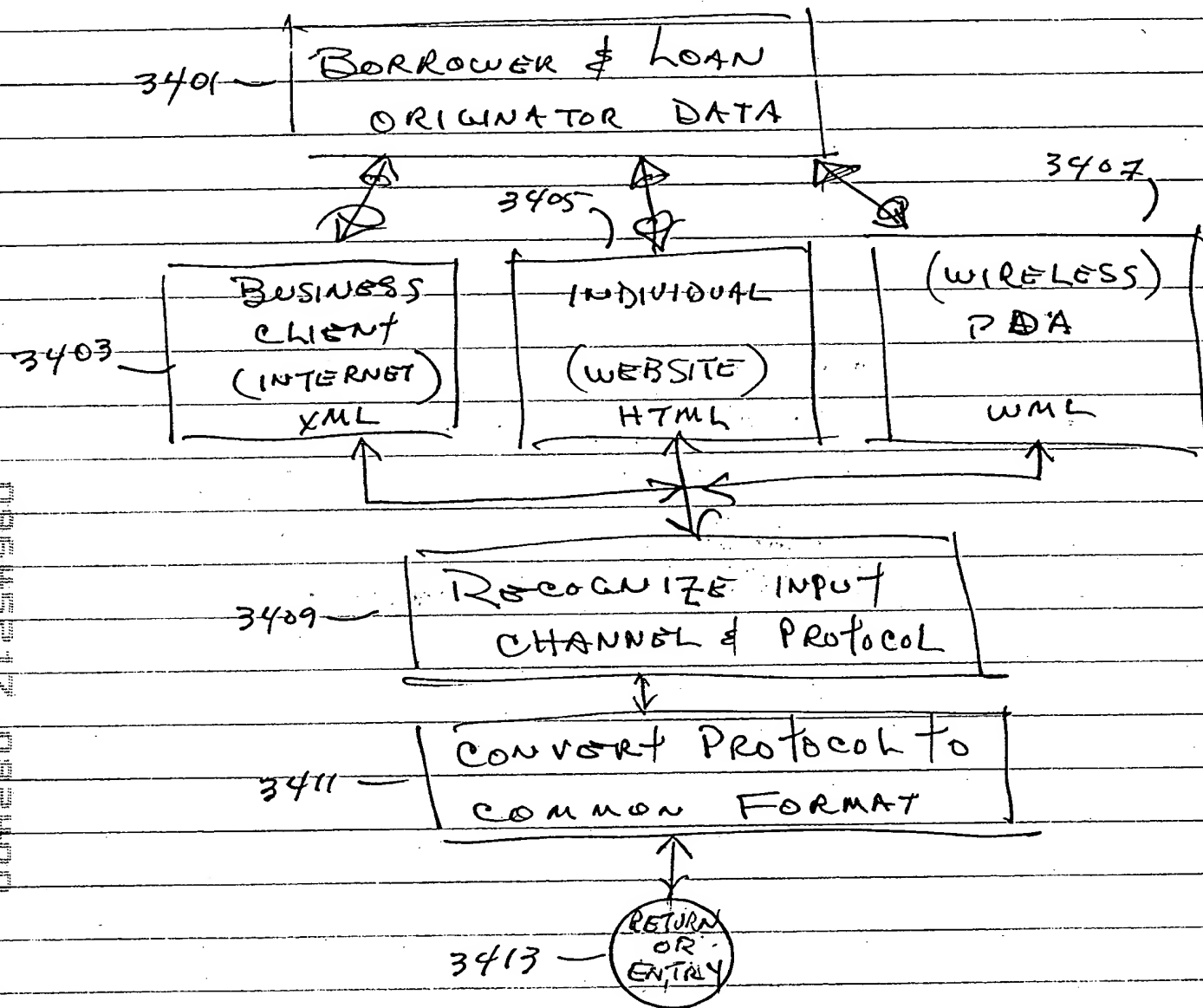


Figure 33

09645217 "032400

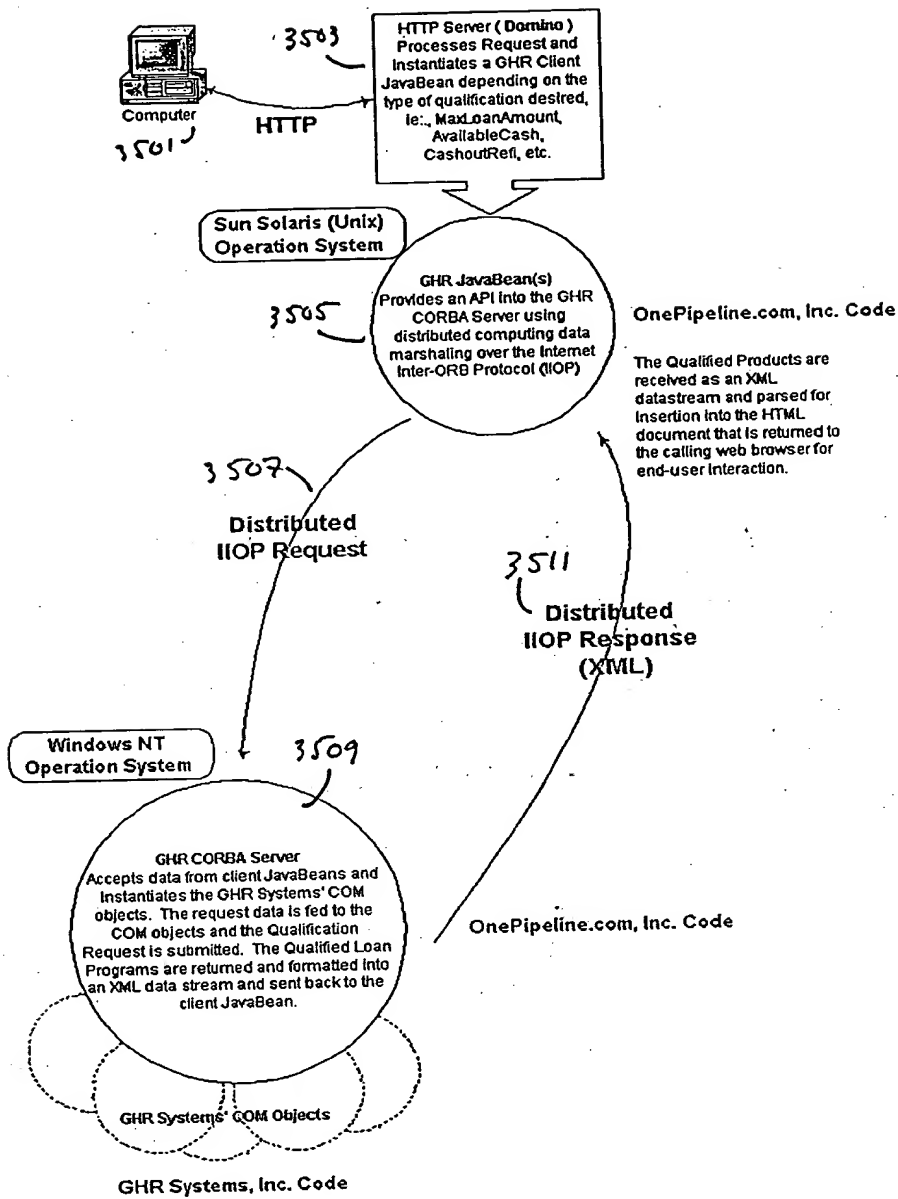


Figure 34

Figure 35

4200

# TASK Maintenance & Status Reporting Gateway

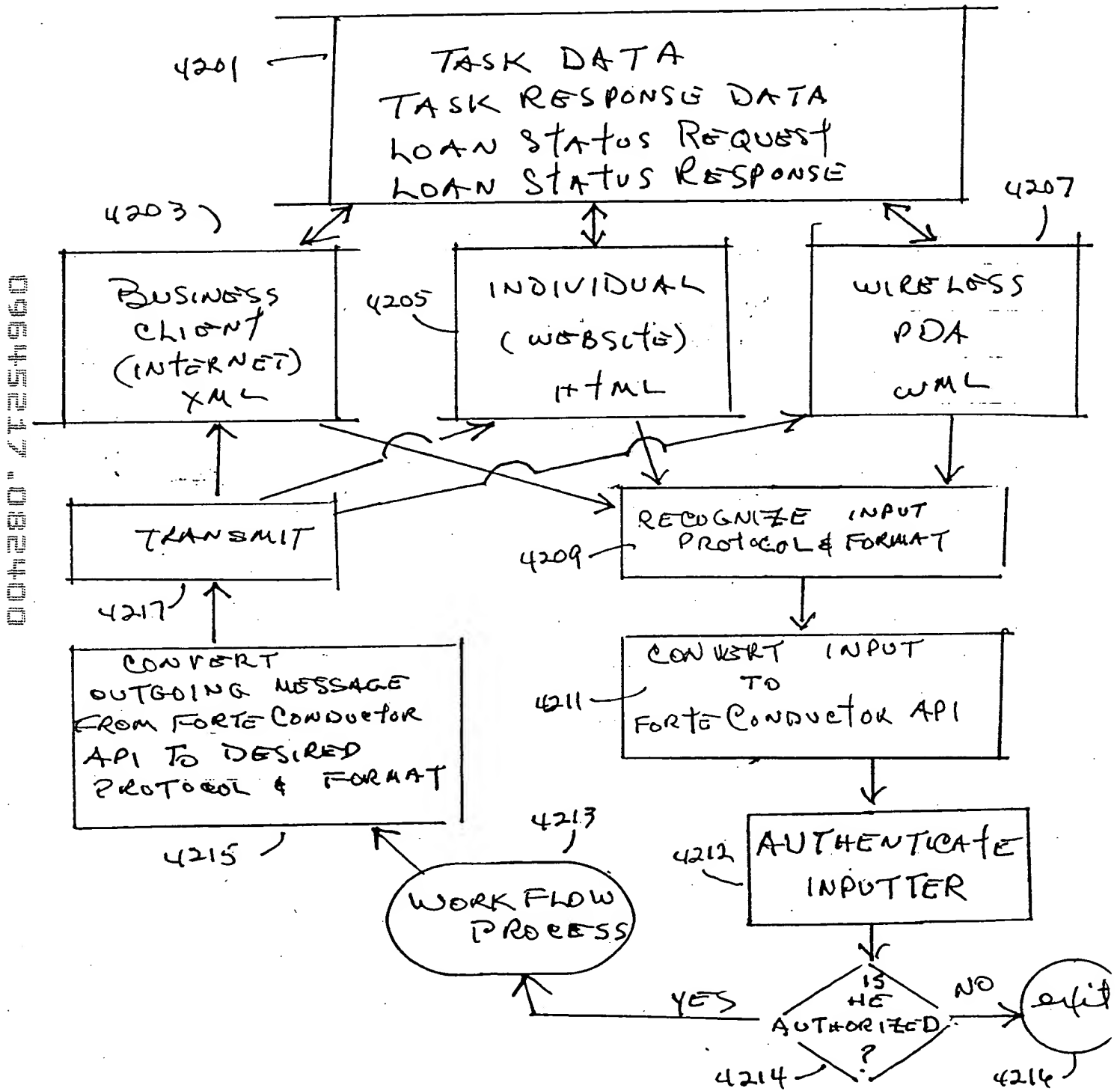


Figure 36

4400

# TRANSACTION SERVICE PROVIDER GATEWAY

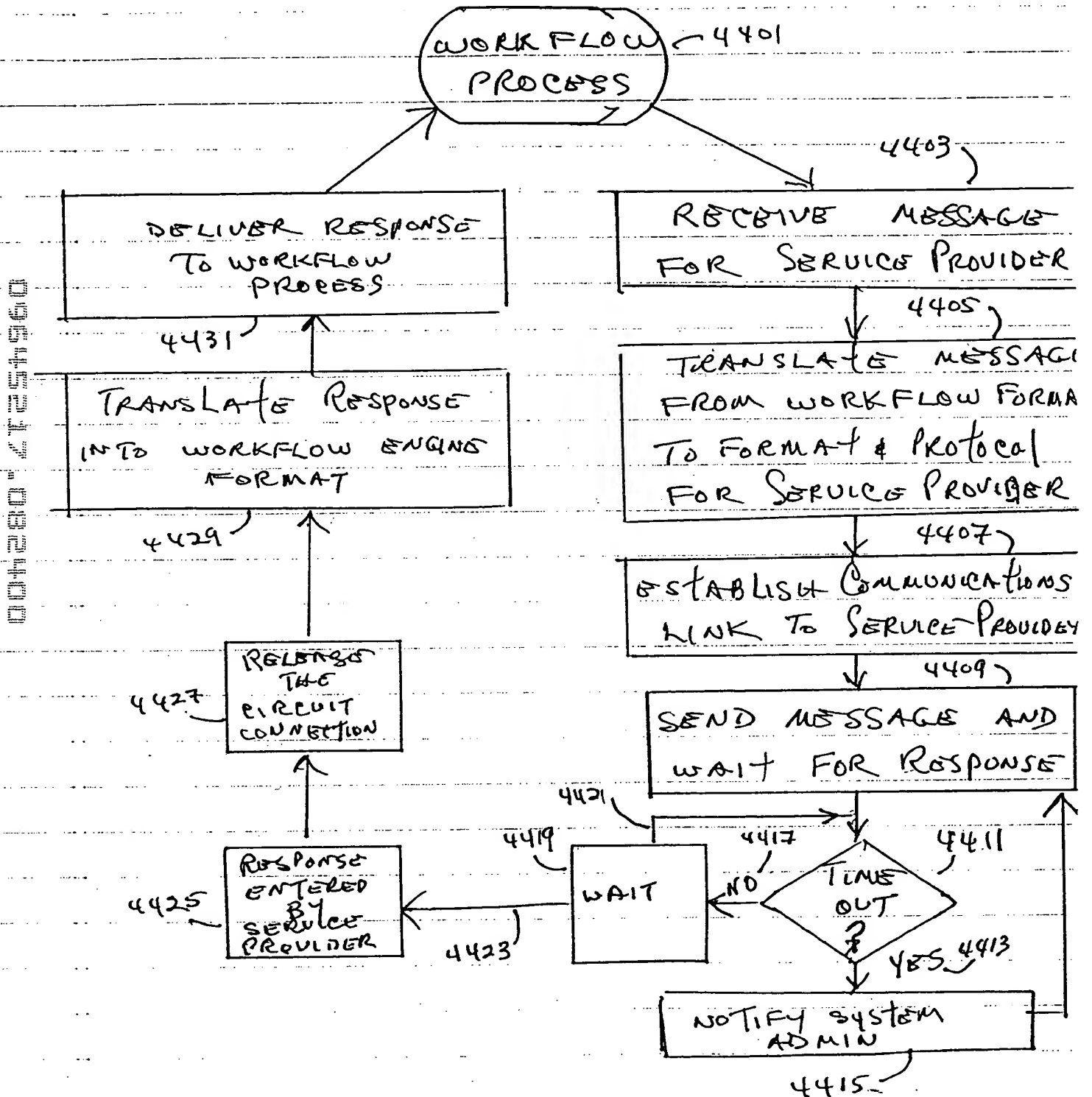


Figure 37

https://onesystem.onepipeline.com/LOS.nsf/allLoansWeb/4B9A064E8AA7ABDB8725693E006367F4 Microsoft Internet Explorer provided

ask Click here for help. Loan Origination Request eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Congratulations. We'll get back to you within 24 hours."

RESPA guidelines require that the Loan Originator must, at a minimum, complete the tasks outlined under Step 1 and 2 of the OnePipeline Automated Compliance System in order to earn any portion of the loan origination fee. To earn the FULL loan origination fee, a Loan Originator must also complete all the tasks outlined under Step 4 and 5. Further, if the Loan Originator does not complete all the tasks within a selected Step in the designat time frame, that portion of the loan origination fee associated with that entire step will be paid to the party completing the tasks. This rule is designed to insure that OnePipeline loan originators meet or exceed the minimum threshold work requirements of RESPA for earning any compensation.

#### Instructions:

- 1) Authorize the loan origination fee, by entering a percentage in the space provided below
- 2) Select any of the unassigned the Steps that you, as Loan Originator, would like to complete.
- 3) Assign any remaining Steps to your Real Estate Broker or Mortgage Broker

I authorize a loan origination fee of  % and request a loan for \$13500.

Loan number: 129776	Loan Originator: Joe Realtor	Borrower: Frank Schruk
Total Borrowers: 1	Loan Purpose: Purchase	

### Step 1: Consultation and Pre-Qualification 15% of loan origination fee

#### Task

- Coordinate marketing and advertising for potential borrowers
  - Review and explain entire loan process to borrower
  - Review and explain Pre-Qualification process with borrower
  - Complete online Pre-Qualification process with borrower
    - Compare lenders for 30 year fixed rate loans
    - Select a preferred lender or interest rate
    - Assess borrower's credit situation
    - Offer credit repair information and advice
    - Assess current financial situation, including income/debt ratios, assets, and current housing situation
    - Review and explain the different loan programs available based on the borrower's situation
    - Determine the specific loan program best suited for the borrower based on the type of loan, cost of loan, interest rate and loan to value percentages
- Review and explain the estimate of costs of the loan
- ☒ Loan Originator

Figure 38

**Step 2: Loan Application**  
**20% of loan origination fee**

**Task**

- Collect basic financial information from borrower
- Review and explain the Authorization to Verify Information to the borrower
- Have the borrower sign the Authorization to Verify Information
- Review and explain the Business Disclosure Statement to the borrower
- Have the borrower sign the Business Disclosure Statement
- Complete the online Loan Application
  - Estimate property value of new property purchase
  - Determining down payment and loan to value for the new property purchase
  - Review new property purchase information and status
  - Review and correct current financial situation from Pre-Qualification
  - Collect borrower information including declarations
- Determine loan origination fee
- Select any of the unassigned Steps that you, as the loan originator, want to complete. Assign remaining Steps to your Real Estate Broker or Mortgage Broker as appropriate.
- Schedule closing with borrower
- Order Title Report
- Order Appraisal

Loan Originator

004280" / T254960

Figure 39

**Step 3: Loan Review and Administrative Tasks**  
**15% of loan origination fee**

**Task**

- Provide quality control for and file/store copies of Authorization to Verify Form, Business Disclosure Form, Good Faith Estimate, Truth In Lending Statement and other disclosures
  - Review loan file for accuracy with the borrower
  - Review and explain underwriting process and conditions with borrower
    - Review and explain underwriting process with borrower
    - Review and explain the financial information needed from the borrower
    - Review and explain the reason for the Homeowner's Insurance Binder with the borrower
    - Review and explain the reason for Title Report to the borrower
    - Review and explain the reason for the Appraisal to the borrower
    - Review and explain the reason for Flood Certification to the borrower
    - Review and explain the reason for the Survey (as required)
  - Review of the underwriting conditions
  - Submit file for underwriting approval
- © Loan Originator  
© Real Estate Broker  
© Mortgage Processing Center

004430 7224960

Figure 40

 **Step 4: Borrower Updates and Loan Processing**  
35% of loan origination fee

**Task**

- Review and explain underwriting decision with borrower
  - Review and explain other closing conditions to the borrower
    - Review and explain the Good Faith Estimate with borrower
    - Review and explain the Truth in Lending statement with borrower
    - Review and explain other federal and state disclosures with borrower
  - Get borrower's signature on documents
  - Collect the mandatory conditions from the borrower
    - Collect the income information (paystubs, W2 and tax records as required)
    - Collect the bank statements from the borrower
    - Collect the Insurance Binder information
  - Forward all conditions to processing
  - Review and explain the results of the Title Report
  - Review and explain the results of the Appraisal
  - Review and explain the results of the Flood Certification
  - Provide regular status updates to the borrower
  - Order the Flood Certification
  - Order the Survey (as required)
- ☒ Loan Originator  
☐ Real Estate Broker  
☐ Mortgage Processing Center

 **Step 5: Closing**  
15% of loan origination fee

**Task**

- Review and authorize the Clear to Close document from processing
  - Lock the interest rate for the loan
  - Coordinate closing with borrower and title company.
  - Attend closing
- ☒ Loan Originator  
☐ Real Estate Broker  
☐ Mortgage Processing Center

---

 [Go Back](#)

[Go Forward](#) 

Change to View By Borrower

**Task Description**

Step #2	Assigned To
717178 - Brad Sullivan: Order acceptable commitment for title insurance.	Joe Realtor
717178 - Brad Sullivan: Order acceptable appraisal for no less than \$1250	Joe Realtor
Step #3	Assigned To
125938 - C Lake: Obtain acceptable purchase agreement with all addendums	Joe Realtor
125938 - C Lake: Order acceptable appraisal for no less than \$####	Joe Realtor
125938 - C Lake: Obtain signed copy of Credit Authorization and Business	Joe Realtor
125938 - C Lake: Obtain #### months most recent (consecutive) bank stateme	Joe Realtor
125938 - C Lake: Obtain acceptable purchase agreement with all addendums	Joe Realtor
125938 - C Lake: Order acceptable commitment for title insurance.	Joe Realtor
125938 - C Lake: Order acceptable appraisal for no less than \$####	Joe Realtor
125938 - C Lake: Obtain acceptable purchase agreement with all addendums	Joe Realtor
274430 - Brad Sullivan: Order acceptable commitment for title insurance.	Joe Realtor
274430 - Brad Sullivan: Obtain signed 1003, Good Faith Estimate, Truth in	Joe Realtor
274430 - Brad Sullivan: Obtain #### months most recent (consecutive) bank	Joe Realtor
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add	Joe Realtor
274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####	Joe Realtor
274430 - Brad Sullivan: Disclose acceptable mortgage insurance certificat	Joe Realtor
274430 - Brad Sullivan: Order acceptable hazard insurance coverage with c	Joe Realtor
274430 - Brad Sullivan: Obtain Verification of Deposit for all accounts I	Joe Realtor
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add	Joe Realtor
274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####	Joe Realtor
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add	Joe Realtor
274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####	Joe Realtor
274430 - Brad Sullivan: Order acceptable commitment for title insurance.	Joe Realtor
27807 - FAUSTO ARCEO: Obtain signed 1003, Good Faith Estimate, Truth in L	Joe Realtor
27807 - FAUSTO ARCEO: Order acceptable appraisal for no less than \$####	Joe Realtor

Return to Main Menu

Figure 41